IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Dutta et al. \$ Group Art Unit: 3624 \$ Serial No.: 09/833,345 \$ Examiner: Kesack, Daniel

For: Method and Apparatus for Bill Payments at an Automatic Teller Machine

Commissioner for Patents P.O. Box 1450 Alexandria VA 22313-1450

35525 PATENT TRADEMARK OFFICE CUSTOMER NUMBER

RESPONSE TO OFFICE ACTION

Sir:

No fees are believed to be required. If, however, any fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0447. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0447.

In response to the Office Action of September 7, 2006, please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 7 of this paper.

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